

**In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors.**

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: November 2019

MONTHLY OPERATING REPORT (INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-I (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

12/15/2019
Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV) (10/00)

In Re: Andrew F. Kuzy, and

Colleen A. Kuzy,

Debtors.

:

Chapter 11

:

Reporting Period: November 2019**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	16049.65	
RECEIPTS		
Wages (Net)	3637.06	
Interest and Dividend Income	40.72	
Alimony and Child Support	0	
Social Security and Pension Income	2559.80	
Sale of Assets	0	
Other Income (attach schedule)	8.44	
Total Receipts	6246.10	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1110.94	
Insurance	696.95	
Auto Expense	172.33	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	1696.19	
Medical Expenses	80.39	
Household Expenses	1970.25	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	300.00	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	0	
Gifts	88.22	
Other (attach schedule)	80.00	
Total Ordinary Disbursements	6195.27	
REORGANIZATION ITEMS:		
Professional Fees	250 ..	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	250	
Total Disbursements (Ordinary + Reorganization)	6445.27	
Net Cash Flow (Total Receipts - Total Disbursements)	-198.17	
Cash - End of Month (Must equal reconciled bank)	15850.48	

FORM MOR-1 (INDV)

**In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors.**

Bankruptcy Case No.: 18-21728-CMB

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Return-Lawless	8.44	
	8.44	
Other Taxes		
Other Ordinary Disbursements		
PA Board	30.00	
Wash Pa Clerk	50.00	
	80.00	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and

'Colleen A. Kuzy,

Debtors.

:

Chapter 11

:

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders**						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

In Re: 'Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors. : Bankruptcy Case No.: 18-21728-CMB
: Chapter 11

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

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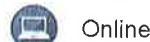
Primary Account Number:

ADDRESS SERVICE REQUESTED

>003063 3631178 0001 092543 102

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street

Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$15,850.48

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount			
11/01/2019	Balance Last Statement	\$16,049.65	✓	Minimum Balance	\$14,363.62
	6 Credit(s) This Period	\$6,246.10	✓	Average Ledger Balance	\$16,384.52
	88 Debit(s) This Period	\$6,445.27	✓	Average Available Balance	\$16,384.52
11/29/2019	Balance This Statement	\$15,850.48	✓		

Account Activity

Post Date	Description	Debits	Credits	Balance
11/01/2019	Balance Last Statement			\$16,049.65
11/01/2019	PP596SALANDRA FU PAYROLL		\$1,717.54	\$17,767.19
11/01/2019	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$17,707.19
11/01/2019	705279 PIN PUR 11/01 16:27 FIVE BELOW 197 8 WASHINGTON PA 99999999 70527~5331	\$51.67		\$17,655.52
11/04/2019	44030 PIN PUR 11/01 18:27 WM SUPERCENTER # WASHINGTON PA 17390045 71912~5411	\$196.26		\$17,459.26
11/04/2019	648295 PIN PUR 11/02 18:48 Wal-Mart Super C WASHINGTON PA 17390048 93066~5411	\$99.57		\$17,359.69
11/04/2019	46517 POS PUR 11/01 18:05 WM SUPERCENTER # WASHINGTON PA 17390075 47410~5411	\$96.05		\$17,263.64
11/04/2019	483753 PIN PUR 11/02 18:06 CANONSBURG SHOP CANONSBURG PA 53460201 483753~5411	\$59.85		\$17,203.79
11/04/2019	18289 POS PUR 11/02 13:16 WM SUPERCENTER # 724-229-4020 PA 21718289 018~5912	\$24.00		\$17,179.79
11/04/2019	639923 POS PUR 11/02 18:30 Wal-Mart Super C WASHINGTON PA 17390080 93061~5411	\$20.00		\$17,159.79
11/04/2019	747606 RECURRING 11/02 08:06 NETFLIX COM LOS GATOS CA 003 930600747606 ~4899	\$13.77		\$17,146.02
11/04/2019	904169 PIN PUR 11/02 18:57 SALLY BEAUTY #30 WASHINGTON PA 99999999 90416~5977	\$10.59		\$17,135.43

0006 3 35321129 008596 017395 0001/0003

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>



4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Primary Account Number:

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FREE SMALL BUSINESS CHECKING

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/05/2019	37185 POS PUR 11/05 17:25 SAMS CLUB #6251 WASHINGTON PA 62510093 306716~5300	\$311.51	✓	\$16,823.92
11/07/2019	CHECK # 1209	\$50.00	✓	\$16,773.92
11/07/2019	254692 POS PUR 11/07 08:59 WAL-MART #1739 WASHINGTON PA 24173901 254692~5411	\$29.24	✓	\$16,744.68
11/08/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$16,684.68
11/08/2019	601667 PIN PUR 11/08 13:04 Wal-Mart Super C WASHINGTON PA 17390033 93126~5411	\$167.76	✓	\$16,516.92
11/08/2019	65616 POS PUR 11/07 23:21 USPS PO 41890403 WASHINGTON PA 00000000 06561~9402	\$11.00	✓	\$16,505.92
11/12/2019	CHECK # 1214	\$400.00	✓	\$16,105.92
11/12/2019	CHECK # 1213	\$310.21	✓	\$15,795.71
11/12/2019	CHECK # 1212	\$259.49	✓	\$15,536.22
11/12/2019	CHECK # 1211	\$203.08	✓	\$15,333.14
11/12/2019	13836 POS PUR 11/09 22:29 WALMART GROCERY 800-966-6546 AR 00000000 0138~5411	\$143.92	✓	\$15,189.22
11/12/2019	19154 PIN PUR 11/10 17:42 WM SUPERCENTER # WASHINGTON PA 17390044 19515~5411	\$99.21	✓	\$15,090.01
11/12/2019	34774 PIN PUR 11/10 12:44 MICHAELS STORES WASHINGTON PA 003 93140003477~5970	\$82.22	✓	\$15,007.79
11/12/2019	CHECK # 1210	\$57.11	✓	\$14,950.68
11/12/2019	5142 POS PUR 11/09 04:09 KWIK FILL 236 HOUSTON PA URCC0236 005142 ~5542	\$30.45	✓	\$14,920.23
11/12/2019	50337 POS PUR 11/07 04:11 ZOUP] 235 OLD MI 412-477-8534 PA 00000000 050~5812	\$30.35	✓	\$14,889.88
11/12/2019	78033 POS PUR 11/08 20:59 QVC* 582069820101 800-367-9444 PA 00000000 078~5399	\$26.94	✓	\$14,862.94
11/12/2019	114258 PIN PUR 11/09 13:18 Wal-Mart Super C WASHINGTON PA 17390025 93136~5411	\$26.33	✓	\$14,836.61
11/12/2019	854065 POS PUR 11/10 09:39 BP#9351941RUFF C WASHINGTON PA 39013701 85406~5542	\$25.00	✓	\$14,811.61
11/12/2019	29054 POS PUR 11/09 00:21 Kindle Unltd* OU8 866-321-8851 WA 00000000 029~5818	\$10.59	✓	\$14,801.02
11/13/2019	CHECK # 1218	\$116.89	✓	\$14,684.13
11/13/2019	8548 POS PUR 11/13 10:24 WAL-MART #1739 WASHINGTON PA 24173901 008548 ~5411	\$27.48	✓	\$14,656.65
11/13/2019	65586 POS PUR 11/12 19:11 JEFFREYS DRUG ST CANONSBURG PA 29235480 06558~5912	\$25.00	✓	\$14,631.65
11/13/2019	53875 POS PUR 11/12 18:25 WM SUPERCENTER # WASHINGTON PA 17390075 03088~5411	\$2.20	✓	\$14,629.45
11/14/2019	CHECK # 1216	\$198.42	✓	\$14,431.03
11/14/2019	CHECK # 1221	\$50.00	✓	\$14,381.03
11/14/2019	49259 POS PUR 11/14 00:37 LOWES #00671* WASHINGTON PA 00000000 049259 ~5200	\$17.41	✓	\$14,363.62
11/15/2019	PP596SALANDRA FU PAYROLL	\$1,919.52	✓	\$16,283.14
11/15/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$16,223.14
11/15/2019	CHECK # 1215	\$35.21	✓	\$16,187.93
11/15/2019	500485 PIN PUR 11/15 12:00 DRESSBARN #1111 WASHINGTON PA 99999999 500485~5621	\$31.46	✓	\$16,156.47
11/15/2019	CHECK # 1217	\$30.00	✓	\$16,126.47
11/15/2019	283995 POS PUR 11/15 11:38 WAL-MART #1739 WASHINGTON PA 24173901 283995 ~5411	\$20.42	✓	\$16,106.05

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/15/2019	434894 PIN PUR 11/15 16:15 KOSPORTS HOCKEY CANONSBURG PA 32239989 434894~5941	\$6.00	✓	\$16,100.05
11/18/2019	78908 RETURN 11/18 04:02 LOWES #00671* WASHINGTON PA 00000000 078908 ~5200		\$8.44	\$16,108.49
11/18/2019	CHECK # 1219	\$234.38	✓	\$15,874.11
11/18/2019	64850 POS PUR 11/16 13:55 WAL-MART #1739 WASHINGTON PA 00000002 064850 ~5411	\$175.26	✓	\$15,698.85
11/18/2019	960278 PIN PUR 11/16 13:53 HOBBYLOBBY 80 OL WASHINGTON PA 99999999 96027~5945	\$83.58	✓	\$15,615.27
11/18/2019	558361 PIN PUR 11/17 14:09 DRESSBARN #1111 WASHINGTON PA 99999999 558361~5621	\$80.42	✓	\$15,534.85
11/18/2019	78884 POS PUR 11/18 03:59 LOWES #00671* WASHINGTON PA 00000000 078884 ~5200	\$29.07	✓	\$15,505.78
11/18/2019	66917 RECURRING 11/17 11:16 Amazon Prime Amzn.com/bill WA 00000000 066917~5968	\$13.77	✓	\$15,492.01
11/18/2019	97926 POS PUR 11/15 01:07 CHICK-FIL-A #032 WASHINGTON PA 1 097926 ~5814	\$4.13	✓	\$15,487.88
11/19/2019	224617 POS PUR 11/18 18:58 Wal-Mart Super C WASHINGTON PA 17390075 93224~5411	\$43.00	✓	\$15,444.88
11/19/2019	13989 POS PUR 11/18 11:43 USPS PO 41115205 CANONSBURG PA 00000000 01398~9402	\$7.10	✓	\$15,437.78
11/20/2019	SSA TREAS 310 XXSOC SEC XXXXX9149A SSA		\$2,366.00	✓ \$17,803.78
11/20/2019	987832 PIN PUR 11/20 13:07 LOWE'S #671 WASHINGTON PA 001 987832 ~5200	\$181.35	✓	\$17,622.43
11/20/2019	814098 PIN PUR 11/20 13:42 KOHLS 1022 353 W WASHINGTON PA 99999999 81409~5311	\$133.73	✓	\$17,488.70
11/20/2019	921704 POS PUR 11/19 18:05 WAL-MART #1739 WASHINGTON PA 24173901 921704 ~5411	\$28.74	✓	\$17,459.96
11/20/2019	26040 POS PUR 11/19 15:44 JEFFREYS DRUG ST CANONSBURG PA 29235480 02604~5912	\$8.95	✓	\$17,451.01
11/21/2019	CHECK # 1220	\$250.00	✓	\$17,201.01
11/21/2019	62187 PIN PUR 11/21 14:22 WM SUPERCENTER # WASHINGTON PA 17390045 36344~5411	\$154.43	✓	\$17,046.58
11/21/2019	30013 POS PUR 11/20 05:51 CARMEN'S HAIRDRE WASHINGTON PA 73366071 03001~7230	\$37.00	✓	\$17,009.58
11/21/2019	153641 PIN PUR 11/21 09:52 ADVANCE AUTO PAR WASHINGTON PA 31258202 15364~5533	\$33.88	✓	\$16,975.70
11/21/2019	821641 POS PUR 11/21 07:38 Wal-Mart Super C WASHINGTON PA 17390046 93254~5411	\$29.92	✓	\$16,945.78
11/22/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$16,885.78
11/22/2019	CHECK # 1197	\$193.35	✓	\$16,692.43
11/22/2019	32750 POS PUR 11/21 05:23 BP#9604562NILU E WASHINGTON PA 9604001 032750~5542	\$25.00	✓	\$16,667.43
11/22/2019	9459 POS PUR 11/22 16:14 HI-HAT CLEANERS HOUSTON PA 05416057 932635230~4214	\$11.50	✓	\$16,655.93
11/25/2019	698815 PIN PUR 11/23 13:49 SAM'S Club WASHINGTON PA 62510090 93274962089~5411	\$165.76	✓	\$16,490.17
11/25/2019	7371 POS PUR 11/24 14:16 WAL-MART #1739 WASHINGTON PA 00000002 007371 ~5411	\$81.88	✓	\$16,408.29
11/25/2019	94976 POS PUR 11/22 20:12 SUNOCO 005968820 CANONSBURG PA 0059003 094976~5542	\$33.00	✓	\$16,375.29
11/25/2019	501157 POS PUR 11/23 15:29 WAL-MART #1739 WASHINGTON PA 24173901 501157 ~5411	\$18.75	✓	\$16,356.54
11/25/2019	54543 PIN PUR 11/25 16:34 GIANT-EAGLE #003 Washington PA 39000100 15184~5411	\$15.00	✓	\$16,341.54

4140 E. State Street
 Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/25/2019	51847 POS PUR 11/24 08:39 Amazon Music* MN3 888-802-3080 WA 00000000 051~5818	\$10.59		\$16,330.95
11/25/2019	705610 POS PUR 11/23 15:26 WAL-MART #1739 WASHINGTON PA 24173901 705610 ~5411	\$5.98		\$16,324.97
11/26/2019	571940 POS PUR 11/26 15:30 BP#9351941RUFF C WASHINGTON PA 39013701 57194~5542	\$25.00		\$16,299.97
11/27/2019	COMM OF PA ANNUITANT APXXXXXX8500		\$193.88	\$16,493.85
11/27/2019	83101 POS PUR 11/26 20:46 WAL-MART #1739 WASHINGTON PA 00000002 083101 ~5411	\$64.64		\$16,429.21
11/27/2019	36595 PIN PUR 11/27 16:20 SAMS CLUB #6251 WASHINGTON PA 62510090 321939~5300	\$26.40		\$16,402.81
11/27/2019	63772 POS PUR 11/26 09:10 JEFFREYS DRUG ST CANONSBURG PA 29235480 06377~5912	\$9.23		\$16,393.58
11/27/2019	CHECK # 1225	\$5.00		\$16,388.58
11/27/2019	65881 POS PUR 11/27 15:30 Wal-Mart Super C WASHINGTON PA 17390047 93315~5411	\$2.08		\$16,386.50
11/29/2019	RANGE RESOURCES 11.19EFT 279995		\$40.72	\$16,427.22
11/29/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$16,367.22
11/29/2019	73378 POS PUR 11/28 00:42 WAL-MART #1739 WASHINGTON PA 00000001 073378 ~5411	\$214.82		\$16,152.40
11/29/2019	17720 PIN PUR 11/29 12:04 WM SUPERCENTER # WASHINGTON PA 17390079 49494~5411	\$73.90		\$16,078.50
11/29/2019	57012 POS PUR 11/27 00:08 WALMART GROCERY 800-966-6546 AR 00000000 0570~5411	\$71.56		\$16,006.94
11/29/2019	33442 POS PUR 11/27 00:30 WALMART GROCERY 800-966-6546 AR 00000000 0334~5411	\$46.21		\$15,960.73
11/29/2019	348806 PIN PUR 11/28 10:29 Wal-Mart Super C WASHINGTON PA 17390049 93328~5411	\$42.82		\$15,917.91
11/29/2019	594138 PIN PUR 11/29 16:35 WAL-MART #1739 WASHINGTON PA 24173901 594138 ~5411	\$29.81		\$15,888.10
11/29/2019	CHECK # 1222	\$20.33		\$15,867.77
11/29/2019	81200 POS PUR 11/27 00:57 WALMART GROCERY 800-966-6546 AR 00000000 0812~5411	\$10.87		\$15,856.90
11/29/2019	86516 RECURRING 11/28 18:02 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 086~4899	\$6.42		\$15,850.48
11/29/2019	Balance This Statement			\$15,850.48

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1197	11/22/2019	\$193.35	1214	11/12/2019	\$400.00	1220	11/21/2019	\$250.00
1209*	11/07/2019	\$50.00	1215	11/15/2019	\$35.21	1221	11/14/2019	\$50.00
1210	11/12/2019	\$57.11	1216	11/14/2019	\$198.42	1222	11/29/2019	\$20.33
1211	11/12/2019	\$203.08	1217	11/15/2019	\$30.00	1225*	11/27/2019	\$5.00
1212	11/12/2019	\$259.49	1218	11/13/2019	\$116.89			
1213	11/12/2019	\$310.21	1219	11/18/2019	\$234.38			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2019	\$17,655.52	11/08/2019	\$16,505.92	11/15/2019	\$16,100.05
11/04/2019	\$17,135.43	11/12/2019	\$14,801.02	11/18/2019	\$15,487.88
11/05/2019	\$16,823.92	11/13/2019	\$14,629.45	11/19/2019	\$15,437.78
11/07/2019	\$16,744.68	11/14/2019	\$14,363.62	11/20/2019	\$17,451.01

Case 18-21728-CMB Doc 126 Filed 12/20/19 Entered 12/20/19 16:17:36 Desc Main Document Page		Pay Statement	
		Pay Date 11/01/2019	Period Begn 10/13/2019
		Period End 10/26/2019	Voucher No.
Andrew Kuzy 531 Warrick Dr Washington, PA 15301 Employee No. 22		Dept No. 1000	Earnings 2165.00 Taxes 447.46 Net Pay 1717.54
			Year-To-Date 36714.00 7252.92 29461.08

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	2090.00	34989.00	20.0000	104.50	2022.00
Removal	75.00	1725.00			
Total	2165.00	36714.00		104.50	2022.00

Taxes	This Pay	YTD
Social Security	134.23	2276.26
Medicare	31.39	532.34
Federal Income Tax	190.42	2883.94
Pennsylvania	66.47	1127.16
PA LST \$52	2.00	44.00
PA Employee Unemp.	1.30	22.04
S Strabane Twp.	21.65	367.18
Total	447.46	7252.92

Net Pay	This Pay	YTD	Account Number
This Check	1717.54	29461.08	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	2165.00	36714.00	
Medicare	2165.00	36714.00	
Federal Income Tax	2165.00	36714.00	M / 0
Pennsylvania	2165.00	36714.00	M / 0
PA LST \$52	2165.00	36714.00	
PA Employee Unemp.	2165.00	36714.00	
S Strabane Twp.	2165.00	36714.00	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 11/01/2019
Voucher Number
WASHINGTON FEDERAL SAVINGS BANK
CANONSBURG, PA 15317
60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

3/6
1000 22

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$1717.54

Andrew Kuzy,
531 Warrick Dr
Washington, PA 15301
Employee No. 22

Case 18-21728-CMB Doc 126

Filed 12/20/19 Entered 12/20/19 16:17:36 Desc Main

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Pay Date 11/15/2019
Period Begin 10/27/2019
Period End 11/09/2019
Voucher No.
Dept No. 1000

This Pay 2430.00 39144.00
Earnings 2430.00 39144.00
Taxes 510.48 7763.40
Net Pay 1919.52 31380.60

PAYROLL

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	2430.00	37419.00	20.0000	121.50	2143.50
Removal		1725.00			
Total	2430.00	39144.00		121.50	2143.50

Taxes	This Pay	YTD
Social Security	150.66	2426.92
Medicare	35.24	567.58
Federal Income Tax	222.22	3106.16
Pennsylvania	74.60	1201.76
PA LST \$52	2.00	46.00
PA Employee Unemp.	1.46	23.50
S Strabane Twp.	24.30	391.48
Total	510.48	7763.40

Net Pay	This Pay	YTD	Account Number
This Check	1919.52	31380.60	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exemptn
Social Security	2430.00	39144.00	
Medicare	2430.00	39144.00	
Federal Income Tax	2430.00	39144.00	M / 0
Pennsylvania	2430.00	39144.00	M / 0
PA LST \$52	2430.00	39144.00	
PA Employee Unemp.	2430.00	39144.00	
S Strabane Twp.	2430.00	39144.00	M / 0

Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

PAPT P596
Salandra Funeral Service, Inc.
304 West Pike Street
Canonsburg, PA 15317

Pay Date 11/15/2019 WASHINGTON FEDERAL SAVINGS BANK
Voucher Number CANONSBURG, PA 15317
60-74222433



Payroll
Security Features included: Detent on back

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1000 22

Andrew Kuzy
531 Warrick Dr
Washington, PA 15301

Net Direct Deposit to Checking \$1919.52

NON - NEGOTIABLE

4140 E. State Street
Hermitage, PA 16148

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ANDREW F KUZY

Primary Account Number:

Page 1 of 4

ADDRESS SERVICE REQUESTED

>026142 3584189 0001 092543 10Z

ANDREW F KUZY
COLLEEN A KUZY
TAX ESCROW ACCOUNT
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$450.82

FREESTYLE CHECKING -

Account Summary

Date	Description	Amount
10/17/2019	Balance Last Statement	\$154.77
	5 Credit(s) This Period	\$300.00
	1 Debit(s) This Period	\$3.95
11/15/2019	Balance This Statement	\$450.82

Account Activity

Post Date	Description	Debits	Credits	Balance
10/17/2019	Balance Last Statement			\$154.77
10/18/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT		\$60.00	\$214.77
10/25/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT		\$60.00	\$274.77
11/01/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT		\$60.00	\$334.77
11/08/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT		\$60.00	\$394.77
11/15/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT		\$60.00	\$454.77
11/15/2019	PAPER STATEMENT FEE		\$3.95	\$450.82
11/15/2019	Balance This Statement			\$450.82

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/18/2019	\$214.77	11/01/2019	\$334.77	11/15/2019	\$450.82
10/25/2019	\$274.77	11/08/2019	\$394.77		

2000/1000 333060 941540 941545 2426

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

Jackie did make her \$2500.00 deposit. It was made 11/30/2019.

But since the bank statement was printed 11/29/2019, that deposit does not appear on the statement.
That would give us cash at the end of November \$18350.48